

TIMBERLAND BANCORP, INC.

	CPP Disbursement Date 12/23/2008	RSSD (Holding Company) 2621548	Number of Insured Depository Institutions 1		
Selected balance and off-balance sheet items	2011 \$ millions	2012 \$ millions	%chg from prev		
Assets	\$731	\$732	0.1%		
Loans	\$543	\$558	2.9%		
Construction & development	\$87	\$71	-18.4%		
Closed-end 1-4 family residential	\$127	\$124	-2.6%		
Home equity	\$18	\$16	-9.7%		
Credit card	\$0	\$0			
Other consumer	\$5	\$5	-4.5%		
Commercial & Industrial	\$26	\$21	-18.2%		
Commercial real estate	\$246	\$271	10.0%		
Unused commitments	\$50	\$56	11.5%		
Securitization outstanding principal	\$0	\$0			
Mortgage-backed securities (GSE and private issue)	\$9	\$7	-25.8%		
Asset-backed securities	\$0	\$0	-15.0%		
Other securities	\$1	\$1	0.7%		
Cash & balances due	\$127	\$110	-13.3%		
Residential mortgage originations					
Closed-end mortgage originated for sale (quarter)	\$23	\$25	8.5%		
Open-end HELOC originated for sale (quarter)	\$0	\$0			
Closed-end mortgage originations sold (quarter)	\$24	\$24	1.7%		
Open-end HELOC originations sold (quarter)	\$0	\$0			
Liabilities	\$650	\$646	-0.7%		
Deposits	\$589	\$595	0.9%		
Total other borrowings	\$59	\$48	-17.5%		
FHLB advances	\$55	\$45	-18.2%		
Equity					
Equity capital at quarter end	\$81	\$87	6.9%		
Stock sales and transactions with parent holding company (cumulative through calendar year)	\$0	\$0	NA		
Performance Ratios					
Tier 1 leverage ratio	10.5%	11.2%	--		
Tier 1 risk based capital ratio	14.2%	14.7%	--		
Total risk based capital ratio	15.5%	16.0%	--		
Return on equity ¹	6.6%	8.3%	--		
Return on assets ¹	0.7%	1.0%	--		
Net interest margin ¹	3.9%	3.9%	--		
Coverage ratio {(ALL+Alloc transfer risk)/Noncurrent loans}}	39.3%	53.3%	--		
Loss provision to net charge-offs (qtr)	104.3%	78.1%	--		
Net charge-offs to average loans and leases ¹	0.5%	0.2%	--		
¹ Quarterly, annualized.					
	Noncurrent Loans		Gross Charge-Offs		
Asset Quality (% of Total Loan Type)	2011	2012	2011	2012	
Construction & development	16.2%	13.0%	0.6%	0.3%	--
Closed-end 1-4 family residential	2.3%	3.6%	0.1%	0.2%	--
Home equity	7.5%	0.9%	0.1%	0.0%	--
Credit card	0.0%	0.0%	0.0%	0.0%	--
Other consumer	0.0%	0.1%	0.0%	0.0%	--
Commercial & Industrial	1.2%	0.0%	0.0%	0.0%	--
Commercial real estate	4.2%	2.2%	0.2%	0.0%	--
Total loans	5.6%	4.0%	0.2%	0.1%	--